

**Information to identify the case:**

Debtor 1	<u>Jean R. Castor</u>	Social Security number or ITIN	xxx-xx-0288
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Carlisa L. Castor</u>	Social Security number or ITIN	xxx-xx-2642
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>District of New Jersey</b>			
Case number: <b>16-22608-ABA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jean R. Castor

Carlisa L. Castor  
aka Carlisa L. Silver, aka Carlisa L. Silver-  
Castor

9/30/16

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jean R. Castor  
 Carlisa L. Castor  
 Debtors

Case No. 16-22608-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 47

Date Rcvd: Sep 30, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2016.

db/jdb  
 516264095 +Jean R. Castor, Carlisa L. Castor, 300 S. Key Drive, Galloway, NJ 08205-4105  
 516264096 Advantage Collection Techniques, PO Box 400, Moorestown, NJ 08057-0400  
 516264097 American Home Shield, PO Box 2803, Memphis, TN 38101-2803  
 516264100 Andrea Kearney, 267 Clarkdell Dr, Stockbridge, GA 30281-5957  
 516264101 Bank of Americ, PO Box 31785, Tampa, FL 33631-3785  
 516264102 Bureau of Accounts Control, PO Box 538, Howell, NJ 07731-0538  
 516264108 Caine & Weiner, PO Box 5010, Woodland Hills, CA 91365-5010  
 516264109 Eastern Account System Of Connecticut, I, PO Box 837, Newtown, CT 06470-0837  
 516264109 Enhanced Recovery Company, LLC, PO Box 23870, Jacksonville, FL 32241-3870  
 516264110 Equinox, PO Box 455, Park Ridge, IL 60068-0455  
 516264111 +Fein Such Kahn et al, 7 Century Dr, Parsippany, NJ 07054-4673  
 516264112 Galoway Township Tax Collector, 300 E Jimmie Leeds Rd, Galloway, NJ 08205-4109  
 516264113 Hayt, Hayt & Landau, LLC, PO Box 500, Eatontown, NJ 07724-0500  
 516264114 JC Christensen & Assoc., PO Box 519, Sauk Rapids, MN 56379-0519  
 516264115 Kohl's Capital One, PO Box 519, Sauk Rapids, MN 56379-0519  
 516264118 MRS, 1930 Olney Ave, Cherry Hill, NJ 08003-2016  
 516264117 Marina Del Ray, 112 Atlantic Ave, Pleasantville, NJ 08232-1408  
 516264119 Nationwide Credit Inc., PO Box 26314, Lehigh Valley, PA 18002-6314  
 516264120 Northland Group, Inc., PO Box 390846, Minneapolis, MN 55439-0846  
 516264121 Peoples Transport Credit Union, 128 W Kings Hwy, Mount Ephraim, NJ 08059-1305  
 516264123 +Professional Recovery Consultants, 2700 Meridian Pkwy Ste 200, Durham, NC 27713-2450  
 516264124 Progressive Financial Services, Inc., PO Box 22083, Tempe, AZ 85285-2083  
 516264125 +Progressive Insurance Comapny, 6300 Wilson Mills Rd, Mayfield Village, OH 44143-2182  
 516264126 QCS, PO Box 4699, Petaluma, CA 94955-4699  
 516264128 RJ Lawn Care, 337 E Ridgewood Ave, Galloway, NJ 08205-9767  
 516264129 Schiller & Knapp, LLP, F-002729-15, 30 Montgomery St Ste 1205, Jersey City, NJ 07302-3835  
 516264130 Superior Court of NJ - Atlantic County, 1201 Bacharach Blvd, Atlantic City, NJ 08401-4510  
 516264133 United Collection Bureau, Inc., 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501  
 516264135 Valentine & Kebartas, Inc., PO Box 325, Lawrence, MA 01842-0625  
 516264136 Waste management of NJ Inc. SJ, PO Box 13577, Philadelphia, PA 19101-3577

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Sep 30 2016 23:13:24 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 30 2016 23:13:23 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516264094 E-mail/Text: amscbankruptcy@adt.com Sep 30 2016 23:13:51 ADT Security Services, PO Box 371490, Pittsburgh, PA 15250-7490  
 516264098 EDI: ARSN.COM Sep 30 2016 23:03:00 ARS National, PO Box 469046, Escondido, CA 92046-9046  
 516264099 E-mail/Text: bankruptcy@pepcoholdings.com Sep 30 2016 23:13:16 Atlantic City Electric, 5 Collins Dr Ste 2133, Carneys Point, NJ 08069-3600  
 516264103 EDI: CAPITALONE.COM Sep 30 2016 23:03:00 Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281  
 516264105 EDI: CHASE.COM Sep 30 2016 23:03:00 Chase, PO Box 15123, Wilmington, DE 19850-5123  
 516264104 EDI: CHASE.COM Sep 30 2016 23:03:00 Chase, PO Box 15145, Wilmington DE 19850-5145  
 516264106 E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Sep 30 2016 23:13:43 Comcast Cable, PO Box 3006, Southeastern, PA 19398-3006  
 516264107 EDI: ESSIL.COM Sep 30 2016 23:03:00 Dish, PO Box 94063, Palatine, IL 60094-4063  
 516264116 EDI: LTDFINANCIAL.COM Sep 30 2016 23:03:00 LTD Financial Services, 7322 Southwest Fwy Ste 1600, Houston, TX 77074-2134  
 516264122 EDI: PRA.COM Sep 30 2016 23:03:00 Portfolio Recovery, 120 Corporate Blvd, Norfolk, VA 23502-4962  
 516264127 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Sep 30 2016 23:05:48 Regional Acceptance Corp., 1424 E Fire Tower Rd, Greenville, NC 27858-4105  
 516264131 EDI: RMSC.COM Sep 30 2016 23:03:00 Synchrony Bank - Sam's Club, PO Box 965064, Orlando, FL 32896-5064  
 516264132 +E-mail/Text: bankruptcydepartment@tsico.com Sep 30 2016 23:13:48 Transworld Systems, PO Box 15618, Wilmington DE 19850-5618  
 516264134 EDI: URSI.COM Sep 30 2016 23:03:00 United Recovery Systems, PO Box 722929, Houston, TX 77272-2929  
 516264137 E-mail/Text: BKRMailOps@weltman.com Sep 30 2016 23:13:27 Weltman, Weinberg & Reis Co. LPA, 325 Chestnut St Ste 501, Philadelphia, PA 19106-2605

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 47

Date Rcvd: Sep 30, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 02, 2016

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com,  
nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com; lillian.felici@flastergreenberg.com,  
dss@trustesolutions.net  
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,  
jackie.parsio@flastergreenberg.com; lillian.felici@flastergreenberg.com, dss@trustesolutions.net  
Steven A. Silnutzer on behalf of Joint Debtor Carlisa L. Castor stevenasil2000@yahoo.com,  
G28047@notify.cincompass.com  
Steven A. Silnutzer on behalf of Debtor Jean R. Castor stevenasil2000@yahoo.com,  
G28047@notify.cincompass.com

TOTAL: 5